

In re:
Donald Alan Baker
Michelle Christine Pelletier
Debtors

Case No. 24-10992-amc
Chapter 7

District/off: 0313-2
Date Rcvd: Jun 26, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	Donald Alan Baker, Michelle Christine Pelletier, 232 Cherry St, E Greenville, PA 18041-1617
14867679	Chase Mortgage, Attn: Legal Correspondence Center 700 Ka, Monroe, LA 71203
14867682	Montgomery County Tax Claim Bureau, 1 Montgomery Plz Ste 600, Norristown, PA 19401-4851
14867693	+ Tri Cty Fcu, 1550 Medical Dr, Pottstown, PA 19464-3225

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 27 2024 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 27 2024 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14867675	Email/Text: Bankruptcy@absoluteresolutions.com	Jun 27 2024 00:08:00	Absolute Resolutions, Attn: Bankruptcy 8000 Norman Center Dr #, Bloomington, MN 55437
14867676	EDI: CAPITALONE.COM	Jun 27 2024 03:54:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14867680	Email/Text: bankruptcy@greenskycredit.com	Jun 27 2024 00:09:00	Greensky Llc, Attn: Bankruptcy Attn: Bankruptcy, 5565 Glenridge Connector , Ste 800, Atlanta, GA 30341-4796
14867681	EDI: IRS.COM	Jun 27 2024 03:54:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14867677	EDI: JPMORGANCHASE	Jun 27 2024 03:54:00	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076
14867678	EDI: JPMORGANCHASE	Jun 27 2024 03:54:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14867683	+ Email/Text: nsm_bk_notices@mrc.cooper.com	Jun 27 2024 00:08:00	Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098
14867685	Email/Text: fesbank@attorneygeneral.gov	Jun 27 2024 00:09:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14867684	+ Email/Text: blegal@phfa.org	Jun 27 2024 00:09:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086
14867686	EDI: PENNDEPTREV		

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14867686	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2024 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14867687	^ MEBN	Jun 27 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14867688	^ MEBN	Jun 26 2024 23:51:43	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14867689	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 26 2024 23:51:26	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
14867690	+ EDI: SYNC	Jun 27 2024 00:09:00	Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14867691	+ EDI: SYNC	Jun 27 2024 03:54:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14867692	+ EDI: SYNC	Jun 27 2024 03:54:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14867694	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 27 2024 00:09:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14867695	EDI: USBANKARS.COM	Jun 27 2024 03:54:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14867696	^ MEBN	Jun 27 2024 03:54:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14867697	+ EDI: WFFC2	Jun 26 2024 23:51:28	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
		Jun 27 2024 03:54:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name Email Address

MICHAEL A. CIBIK

District/off: 0313-2

User: admin

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on behalf of Debtor Donald Alan Baker help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL A. CIBIK

on behalf of Joint Debtor Michelle Christine Pelletier help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

ROBERT W. SEITZER

rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:	
Debtor 1	Donald Alan Baker First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Michelle Christine Pelletier First Name Middle Name Last Name
United States Bankruptcy Court Eastern District of Pennsylvania	
Case number: 24-10992-amc	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald Alan Baker

Michelle Christine Pelletier

6/26/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.